WHAT IS CLAIMED IS:

1. A multi-chip module in which a plurality of semiconductor chips having semiconductor elements are mounted on a first surface of a mounting board,

wherein, at least two of said semiconductor chips include chip electrodes, electrically conductive interconnections to electrically connect with said chip electrodes, electrically conductive lands to electrically connect with said interconnections, first external terminals placed on said lands, and stress-relaxation layers intervening between said lands and said semiconductor chips, said at least two semiconductor chips being placed on said mounting board via said first external terminals, and

wherein the stress-relaxation layer of a first one of said semiconductor chips is thicker than that of a second one of said semiconductor chips which has a distance between farthest ones of its first external terminals smaller than that of the first semiconductor chip.

- 2. The multi-chip module according to claim 1, wherein second external terminals to electrically connect with a motherboard are formed on a second surface of the mounting board opposite to the first surface.
- 3. A multi-chip module in which a plurality of semiconductor chips having semiconductor elements are mounted on a mounting board,

wherein, at least two of said semiconductor chips include chip electrodes, electrically conductive interconnections to electrically connect with said chip

electrodes, electrically conductive lands to electrically connect with said interconnections, external terminals placed on said lands, and stress-relaxation layers intervening between said lands and said semiconductor chips, said at least two semiconductor chips being placed on said mounting board via said external terminals, and

wherein the stress-relaxation layer of a first one of said semiconductor chips is thicker than that of a second one of said semiconductor chips which has an arrangement pitch of the external terminals and a size of the external terminals which are both larger than those of the first semiconductor chip.

4. A multi-chip module in which a plurality of semiconductor chips having semiconductor elements are mounted on a mounting board,

wherein, at least two of said semiconductor chips include chip electrodes, electrically conductive interconnections to electrically connect with said chip electrodes, electrically conductive lands to electrically connect with said interconnections, external terminals placed on said lands, and stress-relaxation layers intervening between said lands and said semiconductor chips, said at least two semiconductor chips being placed on said mounting board via said external terminals, and

wherein the stress-relaxation layer of a first one of the semiconductor chips is thicker than that of a second one of said semiconductor chips which has a diameter of the farthest lands larger than that of the first semiconductor chip. 5. A multi-chip module in which a plurality of semiconductor chips having semiconductor elements are mounted on a mounting board,

wherein, at least two of said semiconductor chips include chip electrodes, electrically conductive interconnections to electrically connect with said chip electrodes, electrically conductive lands to electrically connect with said interconnections, external terminals placed on said lands, and stress-relaxation layers intervening between said lands and said semiconductor chips, said at least two semiconductor chips being placed on said mounting board via said external terminals,

wherein spaces are provided around said external terminals,

wherein a distance between an end of a first one of said semiconductor chips including the stress-relaxation layer and an end of a second one of said semiconductor chips having the stress-relaxation layer placed adjacent to the first semiconductor chip is less than 1 mm, and

wherein the stress-relaxation layer of the first semiconductor chip is thicker than that of the second semiconductor chip.

6. A multi-chip module in which a plurality of semiconductor chips having semiconductor elements are mounted on a first surface of a mounting board,

wherein, at least two of said semiconductor chips have chip, electrically conductive interconnections to electrically connect with said chip electrodes, electrically conductive lands to electrically connect with said interconnections, first external terminals placed on said lands, and stress-relaxation layers intervening

between said lands and said semiconductor chips, said at least two semiconductor chips being placed on said mounting board via said first external terminals,

wherein spaces are provided around said first external terminals,

wherein a distance between an end of a first one of said semiconductor chips including the stress-relaxation layer and an end of a second one of said semiconductor chips including the stress-relaxation layer placed adjacent to the first semiconductor chip is less than 1 mm,

wherein second external terminals to electrically connect with a motherboard are formed on a second surface of the mounting board opposite to the first surface, and

wherein the stress-relaxation layer of the first semiconductor chip is thicker than that of the second semiconductor chip.